

SERFF Tracking Number:	FRCS-125765567	State:	Arkansas
Filing Company:	AXA Equitable Life Insurance Company	State Tracking Number:	39875
Company Tracking Number:	5032		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	AXA Equitable Endorsement Filing		
Project Name/Number:	AXAEQU/63/63		

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: AXA Equitable Endorsement SERFF Tr Num: FRCS-125765567 State: ArkansasLH

Filing

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 39875

Sub-TOI: L08.000 Life - Other

Co Tr Num: 5032

State Status: Approved-Closed

Filing Type: Form

Co Status: None

Reviewer(s): Linda Bird

Author: LaToya Osborn

Disposition Date: 08/11/2008

Date Submitted: 08/07/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AXAEQU/63

Status of Filing in Domicile: Pending

Project Number: 63

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Submitted on or about the same date.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/11/2008

State Status Changed: 08/11/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

These endorsements are new and will not replace any previously filed or approved forms. These endorsements will be used with the Company's previously approved universal life and variable life insurance policies listed below. These endorsements are for in force use only.

The above-referenced endorsements will amend the following policies to include language that permits owners to apply for non-tobacco or non-smoker cost of insurance rates for these policies that were issued when the insured person was

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a juvenile. We assure the Department that no existing provisions of these policies have been altered.

Form S.08-20 is for use with form 97-200, a universal life policy, approved by your Department on 02/12/1997.

Form S.08-30 is for use with form 86-201, a universal life policy, approved by your Department on 10/02/1986.

Form S.08-40 is for use with forms 94-300/94-300-U and 96-400/96-400-U, which are variable life policies, approved by your Department on 06/06/1994 and 03/07/1996, respectively. This endorsement is also for use with approved policy form 97-200, as mentioned above.

Form S.08-60 is for use with forms 90-300/90-300-U and 90-400/90-400-U, which are variable life policies, approved by your Department on 06/24/1991 and 02/06/1991, respectively. This endorsement is also for use with approved policy form 86-201, as mentioned above.

Form S.08-80 is for use with forms 99-300 and 02-100, which are variable life policies, approved by your Department on 03/26/1999 and 05/07/2002, respectively.

The Company certifies that the Flesch readability scores are as follows: 48.0 for S.08-20, 49.3 for S.08-30, 42.4 for S.08-40, 44.6 for S.08-60, and 42.4 for S.08-80.

The Company requests that the information contained in this letter and any attachments hereto be treated as confidential and be exempted from disclosure in accordance with the state's Freedom of Information law or other similar laws, and that they be notified prior to any proposed release of this information.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Exselsa Cartwright, Compliance Specialist
1020 Central
Kansas City, MO 64105

exselsa.cartwright@firstconsulting.com
(800) 927-2730 [Phone]
(816) 391-2755[FAX]

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<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
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<i>Project Name/Number:</i>	<i>AXAEQU/63/63</i>		

Filing Company Information

AXA Equitable Life Insurance Company	CoCode: 62944	State of Domicile: New York
1290 Avenue of the Americas	Group Code: 968	Company Type:
New York, NY 10104	Group Name: AXA Financial Group	State ID Number:
(212) 314-5307 ext. [Phone]	FEIN Number: 13-5570651	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	The fee in the domicile state is zero. The fee your state is \$20 per form filing separately. Therefore, the fee is \$100 for 5 endorsements.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$100.00	08/07/2008	21845632

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/11/2008	08/11/2008

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<i>Product Name:</i>	<i>AXA Equitable Endorsement Filing</i>		
<i>Project Name/Number:</i>	<i>AXAEQU/63/63</i>		

Disposition

Disposition Date: 08/11/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Company Tracking Number:	5032		
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Product Name:	AXA Equitable Endorsement Filing		
Project Name/Number:	AXAEQU/63/63		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Form	Eligibility for Non-Tobacco Cost of Insurance Rates Endorsement		Yes
Form	Eligibility for Non-Smoker Cost of Insurance Rates Endorsement		Yes
Form	Eligibility for Non-Tobacco Cost of Insurance Rates Endorsement		Yes
Form	Eligibility for Non-Smoker Cost of Insurance Rates Endorsement		Yes
Form	Eligibility for Non-Tobacco Cost of Insurance Rates Endorsement		Yes

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Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 39875
Company Tracking Number: 5032
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: AXA Equitable Endorsement Filing
Project Name/Number: AXAEQU/63/63

Form Schedule

Lead Form Number: S.08-20

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	S.08-20	Policy/Cont Eligibility for Non-ract/Fratern Tobacco Cost of al Insurance Rates Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		48	Juvenile Endorsement - Form S.08-20 - NT and T version - EUL.distilled.pdf
	S.08-30	Policy/Cont Eligibility for Non-ract/Fratern Smoker Cost of al Insurance Rates Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		49	Juvenile Endorsement - Form S.08-30 - NS and S version - Select UL.distilled.pdf
	S.08-40	Policy/Cont Eligibility for Non-ract/Fratern Tobacco Cost of al Insurance Rates Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		42	Juvenile Endorsement - Form S.08-40 - NT and T version - Age 20.distilled.pdf
	S.08-60	Policy/Cont Eligibility for Non-ract/Fratern Smoker Cost of al Insurance Rates Certificate: Endorsement Amendmen	Initial		44	Juvenile Endorsement - Form S.08-60 - NS and S version - Age

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Product Name:	AXA Equitable Endorsement Filing		
Project Name/Number:	AXAEQU/63/63		

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Page,	f
Endorseme	
nt or Rider	

S.08-80	Policy/Cont Eligibility for Non-ract/Fratern Tobacco Cost of al Insurance Rates Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial	42	Juvenile Endorsement - Form S.08-80 - NT and T version - Age 18.distilled.pdf
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Endorsement

In this endorsement "we", "our" and "us" mean AXA Equitable Life Insurance Company. "You" and "your" mean the owner of the Policy at the time an owner's right is exercised.

This Endorsement is made part of this policy as of the date shown on the letter to which it is attached. It should be attached to and kept with your policy.

This Endorsement modifies your policy by adding the following provision:

Information for Policies Issued at Ages 0-19

Eligibility for Non-Tobacco Cost of Insurance Rates After Attainment of Age 20. Any insured person over attained age 20 may be eligible for non-tobacco cost of insurance rates, subject to underwriting, provided that the policy insuring the life of such person was issued between ages 0 – 19. For policy years prior to reaching attained age 20, the cost of insurance rate was not based on the insured person's status as a tobacco user or non-tobacco user. Upon your request made to our Administrative Office, we will provide forms and instructions as to how you may apply for non-tobacco cost of insurance rates. Under these circumstances, eligibility will be based upon our general underwriting rules in effect at the time of application, and may include criteria other than tobacco use status as well as a definition of tobacco use different from that applicable at the time this policy was issued.

The change to non-tobacco cost of insurance rates, if approved, will take effect at the beginning of the policy month that coincides with or next follows the date we approve your request. We will send you a copy of your application for the change. The application for change will become part of this policy. We may require you to return this policy to our Administrative Office to make the change. This change may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

The change to non-tobacco cost of insurance rates will be contestable; however, we will not contest the change after it has been in effect for two years during the lifetime of the insured person. In the event of a successful contest, the death benefit and any benefits provided by riders to this policy shall be those which would be purchased by the most recent deduction for the cost of insurance, and the cost of any benefits provided by riders, at tobacco cost of insurance rates.

AXA Equitable Life Insurance Company



Christopher M. Condron, Chairman
and Chief Executive Officer



Karen Field Hazin, Vice President,
Secretary and Associate General Counsel

Endorsement

In this endorsement "we", "our" and "us" mean AXA Equitable Life Insurance Company. "You" and "your" mean the owner of the Policy at the time an owner's right is exercised.

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This Endorsement modifies your policy by adding the following provision:

Information for Policies Issued at Ages 0-19.

Eligibility for Non-Smoker Cost of Insurance Rates After Attainment of Age 20. Any insured person over attained age 20 may be eligible for non-smoker cost of insurance rates, subject to underwriting, provided that the policy insuring the life of such person was issued between ages 0 – 19. For policy years prior to reaching attained age 20, the cost of insurance rate was not based on the insured person's status as a smoker or non-smoker. Upon your request made to our Administrative Office, we will provide forms and instructions as to how you may apply for non-smoker cost of insurance rates. Under these circumstances, eligibility will be based upon our general underwriting rules in effect at the time of application, and may include criteria other than smoking or tobacco use status as well as a definition of smoking or tobacco use different from that applicable at the time this policy was issued.

The change to non-smoker cost of insurance rates, if approved, will take effect at the beginning of the policy month that coincides with or next follows the date we approve your request. We will send you a copy of your application for the change. The application for change will become part of this policy. We may require you to return this policy to our Administrative Office to make the change. This change may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

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This Endorsement modifies your policy by adding the following provisions:

Information for Policies Issued at Ages 0-19

Eligibility for Non-Tobacco Cost of Insurance Rates Upon Attainment of Age 20. Prior to reaching attained age 20, a juvenile insured person's cost of insurance rate is not based on that person's status as a tobacco user or non-tobacco user. Effective with the policy anniversary when the insured person reaches attained age 20, you will be charged tobacco cost of insurance rates unless the insured person is eligible for and you apply for non-tobacco cost of insurance rates. We will send you notice of this eligibility at least 30 days prior to the policy anniversary when the insured person reaches attained age 20. The notice will include instructions and the necessary form to apply for non-tobacco cost of insurance rates. Under these circumstances, the insured person will be eligible for non-tobacco cost of insurance rates if he or she has not used tobacco products within the past 12 months.

The change to non-tobacco cost of insurance rates, if approved, will take effect on the policy anniversary when the insured person reaches attained age 20. This change to the policy may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

If the juvenile insured person does not qualify for the change to non-tobacco cost of insurance rates, or you do not apply for this change before the expiration date indicated on the notice that is sent, you will be charged tobacco cost of insurance rates effective with the policy anniversary when the insured person reaches attained age 20.

Eligibility for Non-Tobacco Cost of Insurance Rates After Attainment of Age 20, Subject to Underwriting. If the insured person did not qualify for the change to non-tobacco cost of insurance rates as mentioned above, or you did not apply for this change before the expiration date indicated on the notice that was sent, the insured person may still be eligible for non-tobacco cost of insurance rates, subject to underwriting. Upon your request made to our Administrative Office, we will provide forms and instructions as to how you may apply for non-tobacco cost of insurance rates. Under these circumstances, eligibility will be based upon our general underwriting rules in effect at the time of application, and may include criteria other than tobacco use status as well as a definition of tobacco use different from that applicable at the time this policy was issued.

The change to non-tobacco cost of insurance rates, if approved, will take effect at the beginning of the policy month that coincides with or next follows the date we approve your request. We will send you a copy of your application for the change. The application for change will become part of this policy. We may require you to return this policy to our Administrative Office to make the change. This change may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

The change to non-tobacco cost of insurance rates will be contestable; however, we will not contest the change after it has been in effect for two years during the lifetime of the insured person. In the event of a successful contest, the death benefit and any benefits provided by riders to this policy shall be those which would be purchased by the most recent deduction for the cost of insurance, and the cost of any benefits provided by riders, at tobacco cost of insurance rates.

AXA Equitable Life Insurance Company



Christopher M. Condrón, Chairman
and Chief Executive Officer



Karen Field Hazin, Vice President,
Secretary and Associate General Counsel

Endorsement

In this endorsement "we", "our" and "us" mean AXA Equitable Life Insurance Company. "You" and "your" mean the owner of the Policy at the time an owner's right is exercised.

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This Endorsement modifies your policy by adding the following provisions:

Information for Policies Issued at Ages 0-19

Eligibility for Non-Smoker Cost of Insurance Rates Upon Attainment of Age 20. Prior to reaching attained age 20, a juvenile insured person's cost of insurance rate is not based on that person's status as a smoker or non-smoker. Effective with the policy anniversary when the insured person reaches attained age 20, you will be charged smoker cost of insurance rates unless the insured person is eligible for and you apply for non-smoker cost of insurance rates. We will send you notice of this eligibility at least 30 days prior to the policy anniversary when the insured person reaches attained age 20. The notice will include instructions and the necessary form to apply for non-smoker cost of insurance rates. Under these circumstances, the insured person will be eligible for non-smoker cost of insurance rates if he or she has not smoked cigarettes or used any other form of tobacco within the past 12 months.

The change to non-smoker cost of insurance rates, if approved, will take effect on the policy anniversary when the insured person reaches attained age 20. This change to the policy may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

If the juvenile insured person does not qualify for the change to non-smoker cost of insurance rates, or you do not apply for this change before the expiration date indicated on the notice that is sent, you will be charged smoker cost of insurance rates effective with the policy anniversary when the insured person reaches attained age 20.

Eligibility for Non-Smoker Cost of Insurance Rates After Attainment of Age 20, Subject to Underwriting. If the insured person did not qualify for the change to non-smoker cost of insurance rates as mentioned above, or you did not apply for this change before the expiration date indicated on the notice that was sent, the insured person may still be eligible for non-smoker cost of insurance rates, subject to underwriting. Upon your request made to our Administrative Office, we will provide forms and instructions as to how you may apply for non-smoker cost of insurance rates. Under these circumstances, eligibility will be based upon our general underwriting rules in effect at the time of application, and may include criteria other than smoking or tobacco use status as well as a definition of smoking or tobacco use different from that applicable at the time this policy was issued.

The change to non-smoker cost of insurance rates, if approved, will take effect at the beginning of the policy month that coincides with or next follows the date we approve your request. We will send you a copy of your application for the change. The application for change will become part of this policy. We may require you to return this policy to our Administrative Office to make the change. This change may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

The change to non-smoker cost of insurance rates will be contestable; however, we will not contest the change after it has been in effect for two years during the lifetime of the insured person. In the event of a successful contest, the death benefit and any benefits provided by riders to this policy shall be those which would be purchased by the most recent deduction for the cost of insurance, and the cost of any benefits provided by riders, at smoker cost of insurance rates.

AXA Equitable Life Insurance Company



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Endorsement

In this endorsement "we", "our" and "us" mean AXA Equitable Life Insurance Company. "You" and "your" mean the owner of the Policy at the time an owner's right is exercised.

This Endorsement is made part of this policy as of the date shown on the letter to which it is attached. It should be attached to and kept with your policy.

This Endorsement modifies your policy by adding the following provisions:

Information for Policies Issued at Ages 0-17

Eligibility for Non-Tobacco Cost of Insurance Rates Upon Attainment of Age 18. Prior to reaching attained age 18, a juvenile insured person's cost of insurance rate is not based on that person's status as a tobacco user or non-tobacco user. Effective with the policy anniversary when the insured person reaches attained age 18, you will be charged tobacco cost of insurance rates unless the insured person is eligible for and you apply for non-tobacco cost of insurance rates. We will send you notice of this eligibility at least 30 days prior to the policy anniversary when the insured person reaches attained age 18. The notice will include instructions and the necessary form to apply for non-tobacco cost of insurance rates. Under these circumstances, the insured person will be eligible for non-tobacco cost of insurance rates if he or she has not used tobacco products within the past 12 months.

The change to non-tobacco cost of insurance rates, if approved, will take effect on the policy anniversary when the insured person reaches attained age 18. This change to the policy may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

If the juvenile insured person does not qualify for the change to non-tobacco cost of insurance rates, or you do not apply for this change before the expiration date indicated on the notice that is sent, you will be charged tobacco cost of insurance rates effective with the policy anniversary when the insured person reaches attained age 18.

Eligibility for Non-Tobacco Cost of Insurance Rates After Attainment of Age 18, Subject to Underwriting. If the insured person did not qualify for the change to non-tobacco cost of insurance rates as mentioned above, or you did not apply for this change before the expiration date indicated on the notice that was sent, the insured person may still be eligible for non-tobacco cost of insurance rates, subject to underwriting. Upon your request made to our Administrative Office, we will provide forms and instructions as to how you may apply for non-tobacco cost of insurance rates. Under these circumstances, eligibility will be based upon our general underwriting rules in effect at the time of application, and may include criteria other than tobacco use status as well as a definition of tobacco use different from that applicable at the time this policy was issued.

The change to non-tobacco cost of insurance rates, if approved, will take effect at the beginning of the policy month that coincides with or next follows the date we approve your request. We will send you a copy of your application for the change. The application for change will become part of this policy. We may require you to return this policy to our Administrative Office to make the change. This change may have adverse tax consequences, and you should consult a tax advisor before requesting this change.

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AXA Equitable Life Insurance Company

Christopher M. Condrón, Chairman
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

08/07/2008

Comments:

Attachments:

AUTH-dist.pdf

AR COC.pdf

AR Rdb Certification.pdf

Review Status:

Bypassed -Name: Application

08/07/2008

Bypass Reason: Not applicable to this endorsement filing.

Comments:



Estella A. Devian, Vice President
Telephone (212) 314-2921
Facsimile (212) 707-7493
estella.devian@axa-financial.com

February 8, 2008

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

AXA Equitable Life Insurance Company

By: *Estella A. Devian*

Title: Vice President

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Company Name: AXA Equitable Life Insurance Company

Form Title(s): Eligibility for Non-Tobacco Cost of Insurance Rates Endorsement, Eligibility for Non-Smoker Cost of Insurance Rates Endorsement, Eligibility for Non-Tobacco Cost of Insurance Rates Endorsement, Eligibility for Non-Smoker Cost of Insurance Rates Endorsement, Eligibility for Non-Tobacco Cost of Insurance Rates Endorsement

Form Number(s): S.08-20, S.08-30, S.08-40, S.08-60, S.08-80

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.

Estella G. Devian

Estella Devian
Vice President

August 6, 2008
Date

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: AXA Equitable Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
S.08-20	48.0
S.08-30	49.3
S.08-40	42.4
S.08-60	44.6
S.08-80	42.4

Estella G. Devian

Estella Devian
Vice President

August 6, 2008
Date